

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: VERNON R. SPILLMAN	§	Case No. 1:20-bk-01529
TRACEY J. SPILLMAN	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/13/2020.
- 2) The plan was confirmed on 09/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 07/22/2021.
- 6) Number of months from filing or conversion to last payment: 14.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,750.00	
Less amount refunded to debtor(s)	\$ 646.15	
NET RECEIPTS		\$ 18,103.85

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,631.25	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,631.25
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
RAY A GHANER, ESQUIRE	Lgl	0.00	NA	NA	2,000.00	0.00
ONEMAIN FINANCIAL	Uns	1,790.00	1,790.21	1,790.21	126.89	0.00
REGIONAL ACCEPTANCE CORP	Sec	27,678.66	26,790.85	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	535.00	535.60	535.60	24.95	0.00
LENDMARK FINANCIAL SERVICES	Uns	0.00	780.00	780.00	55.28	0.00
DISCOVER	Uns	0.00	4,823.36	4,823.36	341.88	0.00
CHASE BANK USA	Uns	5,935.57	6,133.74	6,133.74	434.75	0.00
QUANTUM3 GROUP, LLC	Uns	389.26	483.73	483.73	22.53	0.00
PSECU	Uns	9,131.00	8,005.36	8,005.36	567.42	0.00
PSECU	Uns	17,869.00	17,869.63	17,869.63	1,266.60	0.00
PSECU	Sec	0.00	8,373.01	6.85	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	1,395.00	1,395.00	1,395.00	98.88	0.00
SYNCHRONY BANK	Uns	1,771.00	1,771.20	1,771.20	125.54	0.00
SYNCHRONY BANK	Uns	0.00	1,977.24	1,977.24	140.14	0.00
AMERICAN INFOSOURCE	Uns	0.00	117.94	117.94	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	517.00	517.04	517.04	24.09	0.00
QUANTUM3 GROUP, LLC	Uns	533.00	533.25	533.25	24.84	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITIBANK, N.A.	Uns	929.22	869.49	869.49	61.63	0.00
TEA OLIVE, LLC	Uns	0.00	772.54	772.54	54.75	0.00
FREEDOM MORTGAGE	Sec	137,380.56	141,771.21	11,102.43	11,102.43	0.00
BEST BUY	Uns	929.00	NA	NA	0.00	0.00
CHASE	Uns	5,935.00	NA	NA	0.00	0.00
DISCOVER	Uns	8,009.86	NA	NA	0.00	0.00
PSECU	Uns	8,005.36	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 11,102.43	\$ 11,102.43	\$ 0.00
Debt Secured by Vehicle	\$ 6.85	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,109.28	\$ 11,102.43	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 48,375.33	\$ 3,370.17	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,631.25	
Disbursements to Creditors	\$ 14,472.60	
TOTAL DISBURSEMENTS:		\$ 18,103.85

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 08/26/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)